



Austin Mayor's Committee for People With Disabilities



You!

and the

Affordable Care Act

Learn

Understand

Enroll

**TODAY – WE
ARE HERE
TO HELP**



**YOU
DECIDE**



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Let's introduce....





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Your hosts today....





Austin Mayor's Committee for People With Disabilities



The AMCPD is an Advisory body to the city council and city manager regarding problems affecting persons with disabilities in the Austin area.

20%
of us !

Who Has A Disability?

- Mental Health and Emotional Disabilities
- Intellectual Disabilities
- Vision Impairment
- Somatosensory Impairment
- Hearing Impairment
- Sensory Disability
- Developmental Disability
- Physical Disabilities
- Balance Disorder



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U.S.A HEALTHCARE BACKGROUND



After the great depression President Roosevelt, a man crippled by polio, realized that people could not afford medical services. He asked for publicly funded health care programs yet was opposed by the American Medical Association.



In 1949, President Truman, as part of the "Fair Deal" called for universal health care yet it was defeated. Instead, in 1951, the National Mental Health Act was passed to help provide access to care for those that could not afford care.



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U.S.A HEALTHCARE BACKGROUND



On July 30, 1965, President Johnson signed into law Medicare which provided low-cost care for the elderly. He also signed into law Medicaid for those of the poorest of U.S. citizens.



In running for President in 2008, Obama viewed that a health care platform that would mix private, public and individual responsibility for health care coverage. On March 23, 2010, Obama signed into law the Affordable Care Act.



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WHAT DOES THE AFFORDABLE CARE ACT DO ?

- Persons aged 26 and under
- Insurance can no longer drop
- Insurance can no longer exclude pre-existing conditions
- Essentially no more co-pays or lifetime “caps”
- Everyone **MUST** have health insurance



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WHAT DOES THE AFFORDABLE CARE ACT DO ?

- Creates a “Marketplace Exchange”
- Medicaid expansion (Texas?)
- Medicare reform (lump sum payments?)
- Employer mandate



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WHAT IS THE MARKETPLACE EXCHANGE ?

- Also known as the “Exchange”, the Marketplace Exchange is a new way to purchase health insurance
- The “Exchange” will provide a way for consumers to:
 - ✧ Look for and compare health plan options
 - ✧ Complete one application for multiple plans
 - ✧ Determine eligibility for tax credits and cost sharing subsidies
 - ✧ Enroll in a health insurance plan



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WHO MANAGES THE EXCHANGE ?

Each State can chose to:

- Create and manage their Exchange
- Partner with the federal government to manage their exchange jointly
- Have the federal government manager the Exchange for their State



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WHO IS ELIGIBLE TO PARTICIPATE ?

Individuals and Small Businesses with up to 100 employees can purchase health insurance through the Exchange

Eligibility requirements:

- Must live in the United States
- Must be a United States citizen or national, or:
 - ✧ be lawfully present in the United States
 - ✧ cannot be currently incarcerated



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APPLICATION PROCESS

One streamlined process to determine potential eligibility for:

- Medicaid
- Children's Health Insurance Program (CHIP)
- Private health insurance offered by Qualified Health Plans

You can apply:

- Online
- By phone
- By mail
- In person – and receive personal assistance



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COVERAGE: ESSENTIAL HEALTH BENEFITS

Qualified Health Plans will be required to offer benefits that meet a minimum of standards called Essential Health Benefits:

- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services
- Prescription drugs
- Rehabilitative services and devices
- Laboratory services
- Preventive and wellness services
- Pediatric services including oral and vision care



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COVERAGE: CATASTROPHIC PLANS

Who is eligible ?

- Adults under the age of 30
- Those who cannot afford coverage and obtain a hardship waiver from the Exchange

What is Catastrophic Coverage ?

- Plans with high deductibles and low premiums
- Includes coverage of 3 primary care visits and preventive services at no cost
- Protects consumers from high out-of-pocket costs



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COVERAGE: ENROLLMENT

**Initial enrollment period (1st year only):
October 1, 2013 – March 31, 2014**

If you enroll:	Your coverage will begin
October 1, 2013 – December 15, 2013	January 1, 2014
December 16, 2013 – January 15, 2014	February 1, 2014
January 16, 2014 – February 15, 2014	March 1, 2014
February 16, 2014 – March 15, 2014	April 1, 2014
March 16, 2014 – March 31, 2014	May 1, 2014

**Beginning October 2014 – annual enrollment period:
October 15, 2014 – December 7, 2014**



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COVERAGE: QUALIFYING EVENTS

Examples of Qualifying Events	
Birth / Death	Loss of minimum essential coverage
Adoption	Gain of a dependent or becoming a dependent through marriage
Legal separation or divorce	Error in enrollment
Becoming a U.S. citizen, national, or lawfully present individual	Financial change impacting eligibility for tax credit
Move out of service area	Exceptional circumstances such as a natural disaster



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AFFORDABILITY: ADVANCED PREMIUM TAX CREDITS

- Advanced Premium Tax Credit is a new kind of tax credit that can be used to lower monthly health plan premiums
- Through the Exchange, individuals can apply for advance payment of this tax credit
- Advance payments will be sent directly to the insurance company and applied towards monthly premiums



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AFFORDABILITY: ADVANCED PREMIUM TAX CREDITS

Who is eligible ?

- Individuals / families with household incomes between 100% to 400% of the Federal Poverty Level who do not have access to public health benefits or affordable employer coverage
- Affordable employer coverage exists as long as the lower cost “individual” plan offered by an employer does not exceed 9.5% of the employee’s household income



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AFFORDABILITY: COST-SHARING SUBSIDIES

- The Affordable Care Act requires that individuals with lower income levels have their cost sharing amounts reduced
- Health plans will be responsible to pay a greater share of the covered benefits for qualifying individuals

Who is eligible ?

- Individuals / families with household incomes between 100% to 250% of the Federal Poverty Level
- Individuals / families that enroll in a Silver Plan (a type of plan)



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AFFORDABILITY: COST-SHARING SUBSIDIES

Qualifying subsidies will be automatically reflected in individual cost sharing amounts

Example (Silver Plan):

- Co-pays for households at 250% of the Federal Poverty Level may be \$10 for a Dr. Visit and \$7 for a prescription
- Co-pays for households at 100% of the Federal Poverty Level may be \$5 for a Dr. Visit and \$3 for a prescription



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RESPONSIBILITY FOR COVERAGE

- The Affordable Care Act requires that all individuals have health insurance beginning in 2014
- Exceptions to this may be given for:
 - ✧ Financial hardships
 - ✧ Religious objections
 - ✧ Qualifying Indian tribes
 - ✧ Those for whom the lowest cost health plan exceeds 8% of their household income
 - ✧ Those whose income is below the tax filing threshold
- Those who do not qualify for an exception and do not have qualifying coverage will be required to pay a financial penalty



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RESPONSIBILITY FOR COVERAGE PENALTIES

Penalty amounts will be phased in and will gradually increase from 2014 to 2016:

2014

Penalty is \$95 / adult
and \$47.50 per child
up to \$285 per family;
OR

1% of income –
whichever is greater

2015

Penalty is \$325 / adult
and \$162.50 per child
up to \$975 per family;
OR

2% of income –
whichever is greater

2016 +

Penalty is \$695 / adult
and \$347.50 per child
up to \$2,085 per
family; OR

2.5% of income –
whichever is greater



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2013 FEDERAL POVERTY GUIDELINES

Persons in family / household	100%	250%	400%
1	\$11,490	\$28,725	\$45,960
2	\$15,510	\$38,775	\$62,040
3	\$19,530	\$48,825	\$78,120
4	\$23,550	\$58,875	\$94,200
5	\$27,570	\$68,925	\$110,280
6	\$31,590	\$78,975	\$126,360
7	\$35,610	\$89,025	\$142,440
8	\$39,630	\$99,075	\$158,520

For family units of more than 8 members, add \$4,020 for each additional member.



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EXCHANGE APPLICATION HELP IN AUSTIN

ORGANIZATION	LOCATION
CommUnityCare – North Central	1210 W. Braker Lane
CommUnityCare – Rundberg	825 E. Rundberg
CommUnityCare – Hancock	1000 E. 41 st St.
CommUnityCare – UT	2901 N. IH 35
CommUnityCare – East	211 Comal St.
CommUnityCare – RZ	2802 Webberville Rd.
CommUnityCare – South	2529 1 st . St.

CommUnityCare – 512-978-9444



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EXCHANGE APPLICATION HELP IN AUSTIN

ORGANIZATION	LOCATION
CommUnityCare – UT Children's	5301 Ross Road
CommUnityCare – Oak Hill	8656-A Highway 71
CommUnityCare – William Cannon	6801 S. IH 35
Insure Central Texas – North	Highland Mall – 6001 Airport
Insure Central Texas – Ben White	2600 W. Stassney Lane
LoneStar Circle of Care – Seton Northwest	11111 Research Blvd.
LoneStar Circle of Care – Ben White	1221 W. Ben White

CommUnityCare – 512-978-9444 • Insure Central Texas • 2-1-1 • LoneStar Circle of Care – 877-800-5722



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ADDITIONAL SERVICES

Central Health, our Region's Hospital District, will facilitate additional outreach and education efforts which will:

- Compliment services provided by Enroll America
- Coordinate culturally competent, community based approaches
- Perform data driven activities, directed at targeting groups and underserved areas of the City
- Allow for assistance in non-traditional settings such as schools, community events or even personal residence



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ADDITIONAL SERVICES

- Act as a central resource for information and referrals:
 - United Way for Greater Austin
 - Help manage the 2-1-1 Center
 - Work with the city and ten counties in the region
 - Have a Central Health Healthcare Navigation Center



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UNITED WAY 2-1-1 CENTER

The center is able to provide:

- General information and referrals to the Health Insurance Exchange call center
- Information and warm transfers to:
 - Prescreen individuals for potentially eligibility of:
 - Medical Access Program (MAP)
 - Children's Health Insurance Program (CHIP)
 - Health Insurance Exchange



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CONTACTING THE INSURANCE EXCHANGE

- Health Insurance Marketplace Call Center:
 - 1-800-318-2596
 - Text Telephone: 1-855-889-4325
 - 24 hours a day, 7 days a week
- Online: www.healthcare.gov



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QUESTIONS ?



- About the insurance Exchange ?
- About who to call for help ?
- Do I qualify for this insurance ?
- Can the United Way enroll me ?



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MORE HELP IS HERE !!

- **CommUnityCare in Room 1033 until 3:00 PM**
- **Insure Central Texas in Room 3005 until 3:30 PM**
- **Latino HealthCare Forum in Room 3004 until 3:30 PM**
- **LoneStar Circle of Care in Room 1027 until 3:00 PM**
- **Cognosante in the “Boards and Commissions” Room until 2:30 PM**
- **SRA Int’l in the “Boards and Commissions” Room until 2:30 PM**